

Floodplain Management Ordinance and FIRMs

Talbot County Floodplain Management Ordinance and Flood Insurance Rate Maps Effective Date: July 20, 2016.

In all *special flood hazard areas*, development may not occur where alternative locations exist due to the inherent hazards and risks involved. Before a permit is issued, the applicant shall demonstrate that the new *structures* cannot be located out of the *floodplain* and that encroachments onto the *floodplain* are minimized.

New *structures* and *substantial improvement* of existing *structures* located, in whole or in part, in a *special flood hazard area* shall be designed and constructed to safely withstand *flood* loads reaching the *flood protection elevation*. *Flood damage-resistant materials* shall be used below the elevation of the *lowest floor* required by the Floodplain Management Ordinance. Electrical, mechanical and plumbing fixtures and components shall be at or above the *lowest floor* elevation requirements. New electric panel boards shall be at least two feet above the *flood protection elevation*. The *flood protection elevation* is the *base flood elevation* plus two (2) feet of *freeboard*.

Additional standards apply to *Substantial damage* and *substantial improvements* of structures located in the *special flood hazard area*.

Definitions of terms shown in italics can be found in the Talbot County Floodplain Management Ordinance at www.talbotcountymd.gov.

Please refer to the most recent version of the Talbot County Floodplain Management Ordinance and Flood Insurance Rate Maps before you build on, fill, alter or grade your property.

More Information

To ask questions and get information about flood insurance or to find an insurance agent or to find additional information about the Coastal Barrier Resource System, call the National Flood Insurance Program Help Center at 1-800-427-4661 or visit www.FloodSmart.gov

To see if you are eligible for Hazard Mitigation grants and loans: www.fema.gov/hazard-mitigation-assistance

To learn how to build safer and stronger and possibly decrease your flood insurance premiums: www.fema.gov/building-science

Flood mapping information is available on the FEMA Map Service Center website at www.msc.fema.gov along with other helpful information.

Visit the **Talbot County Planning and Zoning Department** at www.talbotcountymd.gov for local information on Flood Insurance Rate Maps and Floodplain Management Ordinance regulations. Mapping questions may be directed to the Floodplain Management Coordinator at **410-770-8030** and questions relating to floodplain building construction compliance may be directed to the **Talbot County Permits and Inspections Department** at (410) 770-6840.



This document was prepared by Talbot County under award number NA 12 NOS4190 169 from the Office of Ocean and Coastal Resource Management (OCRM), National Oceanic and Atmospheric Administration (NOAA), through the Maryland Department of Natural Resources Chesapeake and Coastal Program. The statements, findings, conclusions and recommendations are those of the author (s) and do not necessarily reflect the views of NOAA or the U.S. Department of Commerce.

Talbot County Planning and Zoning Department

What You Need to Know

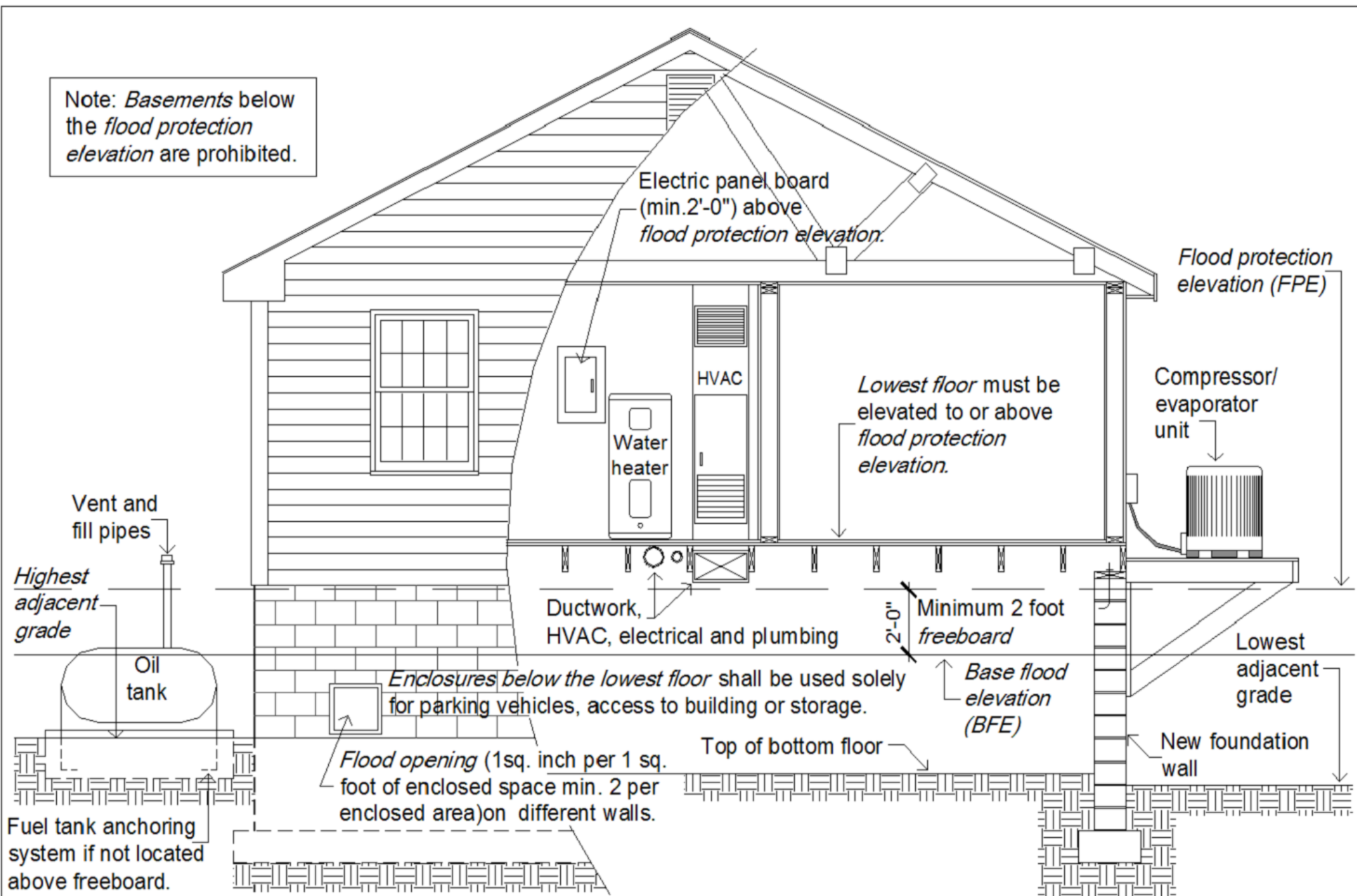
Build Responsibly National Flood Insurance Program (NFIP)



215 Bay Street, Suite 2
Easton, MD 21601
410-770-8030

www.talbotcountymd.gov

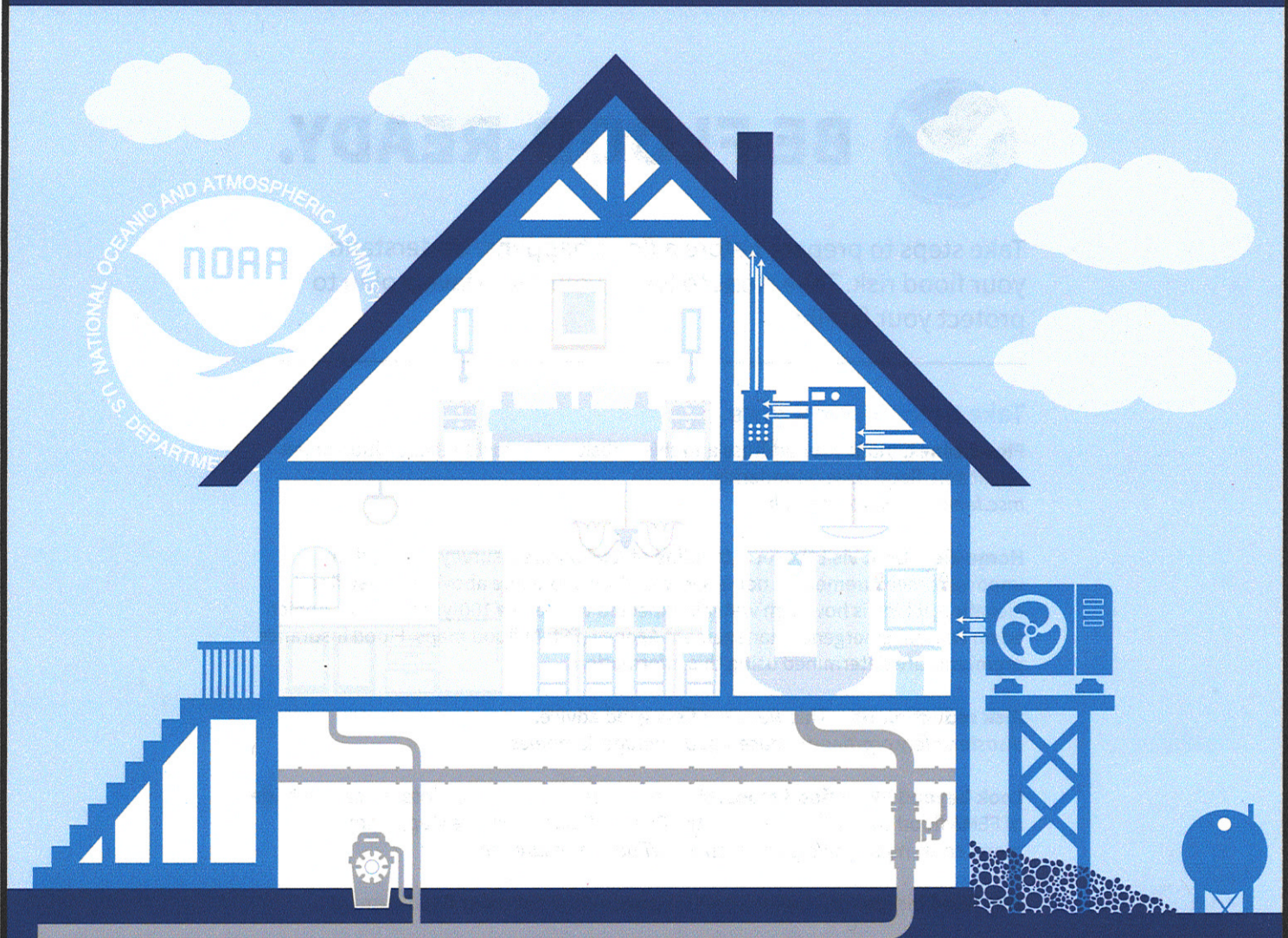
Talbot County SFHA (A-Zone) Construction Standards



Typical home construction in special flood hazard areas (A zones)

ARE YOU FLOOD READY?

In a flood zone, a house has a one in four chance of being flooded over the life of a 30-year mortgage.



Make your home flood-ready.



Sewer

Install backflow valves to protect home from sewage backup.



Pumps

Ensure sump pump works and battery is fully charged.



Utilities

Raise electrical and heating and cooling systems.



Elevation

Raise your home to avoid floodwater.



Outside Equipment

Anchor fuel tanks and other equipment.



Landscaping

Slope away from foundation, minimize paved areas, and use native plants.



Save money on repairs and flood insurance premiums.





BE FLOOD-READY.

Take steps to prepare before a flood happens. Understand your flood risk. Take steps to lower your risk. Have a plan to protect your family.

Take time to investigate.

Flood zones. Input your address and this website will provide the location of the applicable flood zone boundaries.

msc.fema.gov/portal/search

Home elevation. Visit the local building official or hire a surveyor to find this important measurement. A home's lowest floor should be above the base flood elevation, which is how high water is expected to rise in a 100-year flood as depicted on Federal Emergency Management Agency (FEMA) flood maps. Flood insurance premiums are determined using this information.

Risk reduction tips. This website offers good advice.

disastersafety.org/flood/reduce-flood-damage-to-homes

Look beyond FEMA flood maps. More than two-thirds of flood losses occur outside of FEMA flood zones. Use this tool, the Coastal Flood Exposure Mapper, to learn more. *coast.noaa.gov/digitalcoast/tools/flood-exposure.html*

Buy flood insurance. Homeowners insurance does not cover flood damage.

Take time to prepare.

Make a family emergency plan. Don't forget the pets! Know what is required if going to a shelter or hotel. For more information, visit *redcross.org/prepare/location/home-family/plan*.

Evacuate when told. Follow the advice of local officials. Even if your house is safe, nearby properties may be at risk. Emergency vehicles may not be able to reach you.

Map the route. Know where to go when the call to evacuate comes.

Office for Coastal Management